

Fill in this information to identify the case:

Debtor 1 ELIZABETH M POLOVINA

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 16-23846CMB

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: FREEDOM MORTGAGE CORP Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account 6 6 6 9

Property Address: 2857 TIDCHLER RD
BETHEL PARK PA 15102

Part 2: Cure Amount**Total cure disbursements made by the trustee:****Amount**

| | |
|--|----------------------|
| a. Allowed prepetition arrearage: | (a) \$ <u>0.00</u> |
| b. Prepetition arrearage paid by the trustee: | (b) \$ <u>0.00</u> |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c): | (c) \$ <u>950.00</u> |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$ <u>950.00</u> |
| e. Allowed postpetition arrearage: | (e) \$ <u>0.00</u> |
| f. Postpetition arrearage paid by the trustee: | + (f) \$ <u>0.00</u> |
| g. Total. Add lines b, d, and f. | (g) \$ <u>950.00</u> |

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,673.36

The next postpetition payment is due on

12 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 ELIZABETH M POLOVINA
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 11/24/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **ELIZABETH M POLOVINA**
NameCase number (if known) **16-23846CMB****Disbursement History**

| Date | Check # | Name | Posting Type | Amount |
|---|---------|-----------------------|-------------------------------|---------------|
| <u>Post Petition Claim (1305) (Part 2 (d))</u> | | | | |
| 01/25/2021 | 1184823 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 406.89 |
| 01/25/2021 | 1184823 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 108.51 |
| 03/26/2021 | 1191195 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 91.49 |
| 03/26/2021 | 1191195 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 343.11 |
| | | | | <u>950.00</u> |

MORTGAGE REGULAR PAYMENT (Part 3)

| | | | | |
|------------|---------|-----------------------|-------------------------------|----------|
| 12/21/2016 | 1023822 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 3,116.31 |
| 01/27/2017 | 1027264 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 2,964.84 |
| 02/24/2017 | 1030711 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 671.60 |
| 03/28/2017 | 1034122 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 2,345.18 |
| 04/21/2017 | 1037470 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,733.93 |
| 05/25/2017 | 1040728 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,806.27 |
| 06/27/2017 | 1044086 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,832.86 |
| 07/25/2017 | 1047416 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,841.28 |
| 08/25/2017 | 1050754 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,971.60 |
| 09/26/2017 | 1054065 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 10/25/2017 | 1057433 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 11/21/2017 | 1060725 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 12/21/2017 | 1063989 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 01/25/2018 | 1067398 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 02/23/2018 | 1070622 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 03/28/2018 | 1073792 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 04/24/2018 | 1077034 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 05/25/2018 | 1080275 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 06/22/2018 | 1083472 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 07/26/2018 | 1086620 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 08/28/2018 | 1089853 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 09/25/2018 | 1093029 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 10/29/2018 | 1096240 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 11/27/2018 | 1099435 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 12/21/2018 | 1102556 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 01/25/2019 | 1105711 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 02/25/2019 | 1108982 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 03/25/2019 | 1112238 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 04/26/2019 | 1115519 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 05/24/2019 | 1118927 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 06/25/2019 | 1122303 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 07/29/2019 | 1125730 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 08/27/2019 | 1129230 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 09/24/2019 | 1132586 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 10/24/2019 | 1135849 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 11/25/2019 | 1139307 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 12/23/2019 | 1142732 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 01/28/2020 | 1146154 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 02/25/2020 | 1149650 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 03/23/2020 | 1153188 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 04/27/2020 | 1156625 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 05/26/2020 | 1160025 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,662.17 |
| 06/26/2020 | 1163424 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 2,474.11 |
| 07/29/2020 | 1166560 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 717.29 |
| 08/25/2020 | 1169635 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,426.48 |
| 09/28/2020 | 1172712 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 822.03 |
| 10/26/2020 | 1175817 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 3,784.71 |
| 11/24/2020 | 1178892 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 942.33 |
| 12/21/2020 | 1181873 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,890.68 |
| 01/25/2021 | 1184823 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 2,473.76 |
| 02/22/2021 | 1187928 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 947.31 |
| 03/26/2021 | 1191195 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 2,344.35 |
| 04/26/2021 | 1194483 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,645.83 |
| 05/25/2021 | 1197616 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,645.83 |
| 06/25/2021 | 1200795 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,645.83 |
| 07/26/2021 | 1203999 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,645.83 |

Debtor 1 ELIZABETH M POLOVINA
Name

Case number (if known) 16-23846CMB

Disbursement History

| Date | Check # | Name | Posting Type | Amount |
|--|---------|-----------------------|-------------------------------|-------------------|
| <u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u> | | | | |
| 08/26/2021 | 1207119 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,645.83 |
| 09/24/2021 | 1210246 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,645.83 |
| 10/25/2021 | 1213322 | FREEDOM MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 2,170.54 |
| | | | | <u>103,004.05</u> |

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

ELIZABETH M POLOVINA
2857 TISCHLER ROAD
BETHEL PARK, PA 15102

DENNIS J SPYRA ESQ
119 FIRST AVE
PITTSBURGH, PA 15222

FREEDOM MORTGAGE CORP
ATTN PAYMENT PROCESSING
10500 KINCAID DR
FISHERS, IN 46037

KML LAW GROUP PC*
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

11/24/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee